Bank Employees' Association, making suggestions on the following matters:—

(i) Restructuring of Banks.

(ii) Wilful default of bank loans.

(iii) Full disclosure of the list of all bank defaulters.

(iv) Banks' Balance-sheets should be absolutely transparent.

(v) Establishment of Independent Audit Commission.

(vi) Establishment of a Central Vigilance Commission.

(vii) Appointments of Banks' Chairman & Executives through a Banking Service Commission.

(viii) Standing Parliamentary Committee should be set up to screen the performance of Nationalised Banks.

(ix) Periodic consultation with the unions of employees and officers.

(x) Not to establish Local Area Private Banks.

Effecting improvements in the banking industry is a continuous process in which suggestions received from different sources are kept in view in the light of all relevant factors.

Irregularities/frauds/cheating cases in sanctioning of loan in State Bank of Indore

354. SHRI SHIV CHARAN SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether several cases of irregularities/ frauds/cheating have been detected in the sanction of loans to the industries/companies by the Head Office authorities of the State Bank of Indore branches at Mumbai, Ahmedabad, and Indore during the last two years;

(b) if so, the details thereof including the amount involved therein, branch-wise and city-wise;

(c) the steps for the recovery of amount advanced against such loan during the last two years;

(d) the action taken by the Bank against the guilty officers and whether the Chairman of the Bank will fix accountability on the highest sanctioning authority; and

(e) if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (e) Information is being collected and will be laid on the Table of the House.

Mobilising resources to unearth Black Money

355. SHRI GHUFRAN AZAM: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to mobilise resources to unearth black money in the country;

(b) whether the generation of black money in the country is increasing and the various authorities have failed to curb the activities of those who are generating black money; and

(c) if so, the concrete steps Government propose to take in this regard?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c) Since no study on black money in the country has been made after 1983-84, it is not possible to say whether its generation is increasing. The various authorities are taking appropriate action under respective laws to curb the activities of those who are generating black money. Besides, Government has been taking necessary legislative, fiscal and administrative measures, as deemed fit, from time to time to curb the growth of black money.

संशोधित वेतमानों की आलोचना

356. **श्रीमती मालती शर्मा:**
श्री राजनाथ सिंह:

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या यह सच है कि पांचवें वेतन आयोग द्वारा सरकार को प्रस्तुत किए गए संशोधित वेतनमानों की विभिन्न सरकारी संगठनों द्वारा आलोचना की जा रही है;

(ख) यदि हां, तो तत्संबंधी ब्यौरा क्या है;

(ग) क्या यह सच है कि चतुर्थ श्रेणी तथा तृतीय श्रेणी के कर्मचारियों को इन संशोधित वेतनमानों का अधिक लाभ नहीं मिलेगा क्योंकि वरिष्ठ लिपिकों ने पहले से ही 1400--2600 रुपए का वेतनमान देने की चौथे वेतन आयोग से मांग की थी और सरकार ने उन्हें यह आश्वासन दिया था कि उनका मामला पांचवें वेतन आयोग को सौंप दिया जाएगा; और